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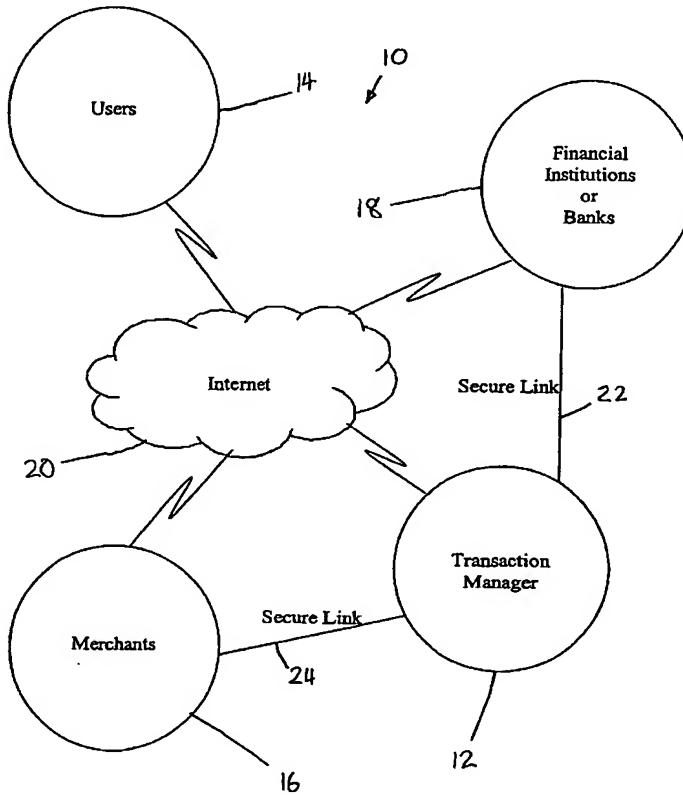
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[Continued on next page]

## (54) Title: ELECTRONIC TRANSFER SYSTEM



(57) Abstract: A method of conducting an on-line transaction includes providing a transaction manager (12). Generating a single use transaction request identification, the transaction manager relating the transaction request identification to banking information of a registered user. Providing the registered user with the transaction request identification; the registered user requesting to purchase a product or service having a value from a merchant, the purchase request including providing the transaction request identification to the merchant. The merchant sending a payment request to the transaction manager for a fund transfer of the value from the user to the merchant, the payment request including the transaction request identification and the value; the transaction manager checking the validity of the transaction request identification and disabling re-use of the transaction request identification; and if the transaction request identification is valid, sending an EFT request to a financial institution to transfer the value in funds from the user to the merchant, the EFT request including the banking information; checking whether sufficient funds are present in the user's bank account and if sufficient funds are present, the financial institution performing the transfer according to the banking information; and the transaction manager receiving confirmation of the transfer from the financial institution and sending the confirmation to the merchant.

WO 03/075192 A1



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*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

## INTERNATIONAL SEARCH REPORT

International application No. PCT/AU03/00255
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## A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. 7: G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
**DWPI USPTO (KEYWORDS): INTERNET, COMMERCE, MERCHANT, EFT, FUNDS TRANSFER+, PAY+, SECURE, TAMPER, CREDIT CARD, ESCROW, ...**

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6332134 B1 (FOSTER) 18 December 2001 See whole document	
A	WO 01/45008 A1 (DEBIT.NET, INC) 21 June 2001 See whole document	
A	US 6029150 A (KRAVITZ) 22 February 2000 See whole document	

 Further documents are listed in the continuation of Box C See patent family annex

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 2 May 2003	Date of mailing of the international search report 12 MAY 2003
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## INTERNATIONAL SEARCH REPORT

International application No.  
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## C (Continuation).

## DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6000832 A (FRANKLIN et al) 14 December 1999 See whole document	
A	WO 98/40809 A2 (CHA! TECHNOLOGIES, INC.) 17 September 1998 See whole document	

**INTERNATIONAL SEARCH REPORT****Information on patent family members**

International application No.

**PCT/AU03/00255**

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report			Patent Family Member			
US	6332134	AU	200117575	WO	200133404	
WO	200145008	AU	200122615	US	2002077837	
US	6029150	AU	45881/97	EP	944882	WO 9814921
US	6000832	NONE				
WO	9840809	AU	65494/98	BR	9809045	EP 1008022
		NO	994428	US	5903721	

**END OF ANNEX**